

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21015

Subject	Zip Code Tabulation Area : 21015			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	22,179	+/- 749	100.0%	(X)
In labor force	15,502	+/- 699	69.9%	+/- 2.3
Civilian labor force	15,414	+/- 703	69.5%	+/- 2.3
Employed	14,446	+/- 695	65.1%	+/- 2.4
Unemployed	968	+/- 201	4.4%	+/- 0.9
Armed Forces	88	+/- 57	0.4%	+/- 0.3
Not in labor force	6,677	+/- 563	30.1%	+/- 2.3
Civilian labor force	15,414	+/- 703	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	6.3%	+/- 1.3
Females 16 years and over				
Population 16 years and over	11,441	+/- 450	(X)	+/- (X)
In labor force	7,304	+/- 468	63.8%	+/- 3.4
Civilian labor force	7,292	+/- 464	63.7%	+/- 3.4
Employed	6,888	+/- 461	60.2%	+/- 3.3
Own children under 6 years	1,781	+/- 359	(X)	+/- (X)
All parents in family in labor force	1,164	+/- 271	65.4%	+/- 12.6
Own children 6 to 17 years	5,320	+/- 514	(X)	+/- (X)
All parents in family in labor force	3,651	+/- 432	68.6%	+/- 6.3
COMMUTING TO WORK				
Workers 16 years and over	14,269	+/- 693	100.0%	(X)
Car, truck, or van -- drove alone	12,065	+/- 609	84.6%	+/- 2.6
Car, truck, or van -- carpooled	1,004	+/- 263	7%	+/- 1.7
Public transportation (excluding taxicab)	250	+/- 106	1.8%	+/- 0.7
Walked	173	+/- 81	1.2%	+/- 0.6
Other means	109	+/- 86	0.8%	+/- 0.6
Worked at home	668	+/- 188	4.7%	+/- 1.2
Mean travel time to work (minutes)	31.4	+/- 1.2	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	14,446	+/- 695	100.0%	(X)
Management, business, science, and arts occupations	7,299	+/- 521	50.5%	+/- 2.9
Service occupations	1,617	+/- 270	11.2%	+/- 1.7
Sales and office occupations	3,517	+/- 362	24.3%	+/- 2.2
Natural resources, construction, and maintenance occupations	1,012	+/- 230	7%	+/- 1.6
Production, transportation, and material moving occupations	1,001	+/- 203	6.9%	+/- 1.4
INDUSTRY				
Civilian employed population 16 years and over	14,446	+/- 695	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	67	+/- 62	0.5%	+/- 0.4
Construction	926	+/- 218	6.4%	+/- 1.5
Manufacturing	1,075	+/- 219	7.4%	+/- 1.5
Wholesale trade	465	+/- 145	3.2%	+/- 1
Retail trade	1,802	+/- 329	12.5%	+/- 2.1
Transportation and warehousing, and utilities	459	+/- 177	3.2%	+/- 1.2
Information	258	+/- 119	1.8%	+/- 0.8
Finance and insurance, and real estate and rental and leasing	906	+/- 231	6.3%	+/- 1.6
Professional, scientific, and management, and administrative and waste	1,669	+/- 265	11.6%	+/- 1.7
Educational services, and health care and social assistance	3,783	+/- 368	26.2%	+/- 2.1
Arts, entertainment, and recreation, and accommodation and food services	1,022	+/- 206	7.1%	+/- 1.4
Other services, except public administration	718	+/- 232	5%	+/- 1.6
Public administration	1,296	+/- 265	9%	+/- 1.9

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CLASS OF WORKER				
Civilian employed population 16 years and over	14,446	+/- 695	100.0%	(X)
Private wage and salary workers	10,946	+/- 705	75.8%	+/- 2.7
Government workers	2,910	+/- 378	20.1%	+/- 2.6
Self-employed in own not incorporated business workers	549	+/- 129	3.8%	+/- 0.9
Unpaid family workers	41	+/- 57	0.3%	+/- 0.4
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	9,632	+/- 286	100.0%	(X)
Less than \$10,000	230	+/- 96	2.4%	+/- 1
\$10,000 to \$14,999	144	+/- 60	1.5%	+/- 0.6
\$15,000 to \$24,999	387	+/- 124	4%	+/- 1.3
\$25,000 to \$34,999	382	+/- 139	4%	+/- 1.4
\$35,000 to \$49,999	745	+/- 149	7.7%	+/- 1.5
\$50,000 to \$74,999	1,390	+/- 212	14.4%	+/- 2.2
\$75,000 to \$99,999	1,423	+/- 205	14.8%	+/- 2
\$100,000 to \$149,999	2,474	+/- 231	25.7%	+/- 2.2
\$150,000 to \$199,999	1,192	+/- 210	12.4%	+/- 2.2
\$200,000 or more	1,265	+/- 195	13.1%	+/- 2.1
Median household income (dollars)	\$101,027	+/- 2881	(X)	(X)
Mean household income (dollars)	\$121,699	+/- 6763	(X)	(X)
With earnings	8,345	+/- 302	86.6%	+/- 1.9
Mean earnings (dollars)	\$119,906	+/- 7883	(X)	(X)
With Social Security	2,365	+/- 204	24.6%	+/- 2.1
Mean Social Security income (dollars)	\$20,080	+/- 1302	(X)	(X)
With retirement income	2,235	+/- 224	23.2%	+/- 2.4
Mean retirement income (dollars)	\$29,817	+/- 4189	(X)	(X)
With Supplemental Security Income	205	+/- 92	2.1%	+/- 1
Mean Supplemental Security Income (dollars)	\$11,090	+/- 2336	(X)	(X)
With cash public assistance income	93	+/- 61	1%	+/- 0.6
Mean cash public assistance income (dollars)	\$6,804	+/- 4929	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	470	+/- 147	4.9%	+/- 1.5
Families	7,637	+/- 324	100.0%	(X)
Less than \$10,000	87	+/- 69	1.1%	+/- 0.9
\$10,000 to \$14,999	51	+/- 42	0.7%	+/- 0.5
\$15,000 to \$24,999	164	+/- 80	2.1%	+/- 1
\$25,000 to \$34,999	202	+/- 110	2.6%	+/- 1.4
\$35,000 to \$49,999	553	+/- 152	7.2%	+/- 1.9
\$50,000 to \$74,999	888	+/- 159	11.6%	+/- 2.1
\$75,000 to \$99,999	1,217	+/- 223	15.9%	+/- 2.7
\$100,000 to \$149,999	2,171	+/- 218	28.4%	+/- 2.9
\$150,000 to \$199,999	1,107	+/- 192	14.5%	+/- 2.5
\$200,000 or more	1,197	+/- 191	15.7%	+/- 2.4
Median family income (dollars)	\$111,498	+/- 7482	(X)	(X)
Mean family income (dollars)	\$134,385	+/- 8670	(X)	(X)
Per capita income (dollars)	\$41,912	+/- 2486	(X)	(X)
Nonfamily households	1,995	+/- 235	(X)	(X)
Median nonfamily income (dollars)	\$51,437	+/- 4045	(X)	(X)
Mean nonfamily income (dollars)	\$64,689	+/- 8519	(X)	(X)
Median earnings for workers (dollars)	\$45,342	+/- 3989	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$82,024	+/- 4975	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$54,073	+/- 3735	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	28,285	+/- 1043	28,285	(X)
With health insurance coverage	26,997	+/- 1057	95.4%	+/- 0.9
With private health insurance	24,868	+/- 1006	87.9%	+/- 2.2
With public coverage	5,603	+/- 789	19.8%	+/- 2.5
No health insurance coverage	1,288	+/- 240	4.6%	+/- 0.9
Civilian noninstitutionalized population under 18 years	7,473	+/- 617	7,473	(X)
No health insurance coverage	153	+/- 73	2%	+/- 1
Civilian noninstitutionalized population 18 to 64 years	17,393	+/- 719	17,393	(X)
In labor force:	14,283	+/- 698	14,283	(X)
Employed:	13,379	+/- 683	13,379	(X)
With health insurance coverage	12,750	+/- 697	95.3%	+/- 1.2
With private health insurance	12,398	+/- 637	92.7%	+/- 1.8
With public coverage	617	+/- 268	4.6%	+/- 1.9
No health insurance coverage	629	+/- 162	4.7%	+/- 1.2
Unemployed:	904	+/- 192	904%	+/- (X)
With health insurance coverage	699	+/- 183	77.3%	+/- 10.1
With private health insurance	668	+/- 181	73.9%	+/- 10.6
With public coverage	40	+/- 36	4.4%	+/- 4
No health insurance coverage	205	+/- 95	22.7%	+/- 10.1
Not in labor force:	3,110	+/- 351	3,110	(X)
With health insurance coverage	2,850	+/- 327	91.6%	+/- 3.1
With private health insurance	2,551	+/- 291	82%	+/- 4.6
With public coverage	478	+/- 172	15.4%	+/- 5.3
No health insurance coverage	260	+/- 101	8.4%	+/- 3.1
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	3.3%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	5.9%	+/- 2.8
With related children under 5 years only	(X)	+/- (X)	6%	+/- 8.4
Married couple families	(X)	+/- (X)	2%	+/- 1.3
With related children under 18 years	(X)	+/- (X)	3.5%	+/- 2.3
With related children under 5 years only	(X)	+/- (X)	0%	+/- 7.1
Families with female householder, no husband present	(X)	+/- (X)	11.1%	+/- 7.8
With related children under 18 years	(X)	+/- (X)	21.9%	+/- 15.8
With related children under 5 years only	(X)	+/- (X)	68.8%	+/- 52.6
All people	(X)	+/- (X)	4.2%	+/- 1.3
Under 18 years	(X)	+/- (X)	6.5%	+/- 2.7
Related children under 18 years	(X)	+/- (X)	5.1%	+/- 2.5
Related children under 5 years	(X)	+/- (X)	8.2%	+/- 6.3
Related children 5 to 17 years	(X)	+/- (X)	4.3%	+/- 2
18 years and over	(X)	+/- (X)	3.4%	+/- 1
18 to 64 years	(X)	+/- (X)	3.5%	+/- 1.2
65 years and over	(X)	+/- (X)	3%	+/- 1.8
People in families	(X)	+/- (X)	3.1%	+/- 1.4
Unrelated individuals 15 years and over	(X)	+/- (X)	13.5%	+/- 4.6

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.